Case 16-29087 Doc 1 Filed 09/12/16 Entered 09/12/16 15:44:21 Desc Main

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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture	Kendra First name	-
	identification (for example,	Lynn	First name
	your driver's license or passport).	Middle name	Middle name
	Bring your picture	Shaw	
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>8787</u>	xxx - xx
	number or federal Individual Taxpayer Identification number	OR	OR
	ruentinication number	9 xx - xx	9 xx - xx

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Document Shaw Kendra Lynn Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN EIN
5.	Where you live		If Debtor 2 lives at a different address:
		3104 Raymond Ave. Number Street Unit 3	Number Street
		Brookfield IL 60513 City State ZIP Code COOK County	City State ZIP Code
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	☐I have another reason. Explain. (See 28 U.S.C. § 1408

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Document Shaw Kendra Lynn Debtor 1 Case Number (if known)

Pa	Tell the Court About You	r Bankruptcy	Case			
7.	The chapter of the Bankruptcy Code you		•		equired by 11 U.S.C. § 342(b) for any check the appropria	
	are choosing to file under	☐ Chap	ter 7			
	under	☐ Chap	oter 11			
		☐ Chap	oter 12			
		■ Chap	oter 13			
8.	How you will pay the fee	local yours subm with I nee Appli I requ By la less	court for more details self, you may pay with nitting your payment of a pre-printed address. d to pay the fee in instantial faction for Individuals to the self-way and good good good good and the self-way and the self-way of the officient of the self-way and the self-way of the officient self-way and the self-way of the officient self-way of the officient self-way of the officient self-way of the self-way of t	about how you may cash, cashier's chec n your behalf, your a stallments. If you che to Pay The Filing Fee aived (You may reque not required to, waivial poverty line that a left you choose this company.	Please check with the clerk pay. Typically, if you are pack, or money order. If your actionney may pay with a cred pose this option, sign and at a in Installments (Official Forces this option only if you are your fee, and may do so pplies to your family size an option, you must fill out the AB) and file it with your petitic	ying the fee ttorney is it card or check tach the rm 103A). e filing for Chapter 7. only if your income is id you are unable to Application to Have the
9.	Have you filed for bankruptcy within the last 8 years?	□ No ■ Yes.	District IInbke	When	08/03/2012 Case Number _	12-31030
			District None	When	Case Number _	
			District	When	Case Number MM / DD / YYYY	
10.	Are any bankruptcy cases pending or being filed by a spouse who is	■ No	Debtor		Relationship to y	OU.
	not filing this case with you, or by a business parter, or by affiliate?	— 166.	District			if known
			Debtor		Relationship to y	ou
			District	When	Case Number,	if known
11.	Do you rent your residence?	□ No. ■ Yes.	residence? No. Go to line 12.	I Statement About an E	nt against you and do you wan	

Debto	IZ a sa alisa	L6-29087 Doc Lynn Middle Name	Filed 09/12 Documer Shaw			Desc Main	
Pa	rt 3: Report Abou	ut Any Businesses You Ow	n as a Sole Proprietor				
12.	Are you a sole prof any full- or parbusiness? A sole proprietorship business you operatindividual, and is no separate legal entity a corporation, partnette. If you have more that sole proprietorship, separate sheed and to this petition.	t-time Yes. o is a te as an t a v such as erhsip, or an one use a	Go to Part 4. Name and location of but the second	siness			
			☐ Health Care Busing ☐ Single Asset Real ☐ Stockbroker (as de	ox to describe your business: ess (as defined in 11 U.S.C. § 101(27A)) Estate (as defined in 11 U.S.C. § 101(51B) fined in 11 U.S.C. § 101(53A)) (as defined in 11 U.S.C. § 101(6))	State	Zip Code	
13.	Are you filing und Chapter 11 of the Bankruptcy Code are you a small by debtor? For a definition of sit business debtor, set 11 U.S.C. § 101(510).	appropria balance s documen No. mall e D). Yes.	the deadlines. If you indicate theset, statement of operations to do not exist, follow the part of am not filing under Chapter 1 am filing under Chapter 1 the Bankruptcy Code. I am filing under Chapter 1 Bankruptcy Code.	ne court must know whether you are a smale that you are a small business debtor, you ons, cash-flow statement, and federal incorrocedure in 11 U.S.C. § 1116(1)(B). er 11. 1, but I am NOT a small business debtor at and I am a small business debtor according to the small business debtor according to the small business debtor.	u must attach me tax return according to th	your most recent or if any of these e definition in	
14.	Do you own or haproperty that possalleged to pose a of imminent and indentifiable hazapublic health or so or do you own an property that need immediate attentific example, do you perishable goods, of that must be fed, or that needs urgent results.	ses or is threat Yes. and to safety? ny ds ion? u own r livestock a building	What is the hazard? If immediate attention is n	eeded, why is it needed?			

Number

City

Street

Where is the property? _

ZIP Code

State

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Debtor 1

Kendra Lynn Document

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Case Number (if known)

Part 5:

Explain Your Efforts to

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Receive a Briefing About Credit Counseling	
About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a	Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or

through the internet, even after I

duty in a military combat zone.

reasonably tried to do so.

Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

briefing in person, by phone, or

through the internet, even after I reasonably tried to do so.

duty in a military combat zone.

Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

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Debtor 1 Kendra Lynn Document Shaw Page 6 of 76

Case Number (if known)

		16a Are your debts primarily	consumer debts? Consumer debts are de	fined in 11 U.S.C. 8 101/8)
	Vhat kind of debts do ou have?		primarily for a personal, family, or household	
·		No. Go to line 16b. Yes. Go to line 17.		
			business debts? Business debts are debts stment or through the operation of the busine	
		No. Go to line 16c.	onion of though the spectation of the second	
		Yes. Go to line 17.	we that are not consumer debts or business o	debts
	re you filing under hapter 7?	No. I am not filing under Ch	apter 7. Go to line 18.	
	o you estimate that after		er 7. Do you estimate that after any exempt p s are paid that funds will be available to distril	• •
a	ny exempt property is xcluded and	□No.	s are paid that fulles will be available to distill	oute to unsecured ordanors:
a	dministrative expenses	☐Yes.		
a	re paid that funds will be vailable for distribution ounsecured creditors?			
	low many creditors do	1 -49	1,000-5,000	25,001-50,000
-	ou estimate that you we?	■ 50-99 □ 100-199	☐ 5,001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000
_		200-999	10,001-23,000	invoice than 100,000
	low much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	stimate your assets to e worth?	\$50,001-\$100,000 \$100,001-\$500,000	\$10,000,001-\$50 million \$50,000,001-\$100 million	□\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion
-		\$500,001-\$1 million	\$100,000,001-\$500 million	☐More than \$50 billion
Н	low much do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	stimate your liabilities	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
to	be?	☐ \$100,001-\$500,000 ☐ \$500.001-\$1 million	\$50,000,001-\$100 million \$100,000,001-\$500 million	☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion
art 7	Sign Below	□ \$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐ Mote than \$50 pillion
		I have examined this petition, and	I declare under penalty of perjury that the info	rmation provided is true and
r yo	ou	correct.	, , , , ,	•
		· · · · · · · · · · · · · · · · · · ·	ter 7, I am aware that I may proceed, if eligiblenderstand the relief available under each chap	
			did not pay or agree to pay someone who is r d read the notice required by 11 U.S.C. § 342	·
		I request relief in accordance with	the chapter of title 11, United States Code, sp	pecified in this petition.
			nent, concealing property, or obtaining money n fines up to \$250,000, or imprisonment for u l 3571.	
		/s/ Kendra Lynn Shaw Signature of Debtor 1		ture of Debtor 2
		Executed on _ 09/09/2016	Evan	uted on
		MM / DD		MM / DD / VVVV

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Page 7 of 76 Document Debtor 1 Kendra Lynn Shaw Case Number (if known) First Name Middle Name I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to For your attorney, if you are proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under represented by one each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect. if you are not represented by an attorney, you do not need to file this page. 🗶 /s/ Ricardo Gomez Date: 09/12/2016 Date Signature of Attorney for Debtor MM / DD / YYYY Ricardo Gomez Printed name Geraci Law L.L.C. Firm name 55 E. Monroe St., #3400 Number Street IL 60603 Chicago City State ZIP Code

312-332-1800

Contact Phone

Bar number

6322543

ndil@geracilaw.com

Email address

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Fill in this in	formation to ident			
Debtor 1	Kendra	Lynn	Shaw	_
	First Name	Middle Name	Last Name	
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)	
Case Number (If known)	T			

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 8,454
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$ 8,454
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$0
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$9,797
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$78,047
Part 3: Summarize Your Liabilities	
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$3,948.54
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$3,297.00

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Debtor 1 Kendra Lynn Case Number (if known) _ First Name Middle Name Last Name **EntriesDescription** <u>AssetsAmount</u> **LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$5,283.69 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 9,797.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{-}0.00$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 5,786.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$ 15,583.00 9g. Total. Add lines 9a through 9f.

	Caso 16	3 20097 Doc 1	Filad 00/12/16	Entered 09/12/16 1	5·44·21 Dec	sc Main
Fill in this in	formation to ide	ntify your case and this filin	g:	0 of 76	O.44.21 DC.	50 Man
Debtor 1	Kendra	Lynn	Shaw			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District	of <u>ILLINOIS</u>			
Case Number	•		(State)		[Check if this is an
(If known)						amended filing
Official F	<u>orm 106A</u>	<u>/B</u>				
Schedul	e A/B: Pr	operty				12/15
esponsible for ages, write you on the second of the second	supplying corrections and case supplying case ur name and case supplying the case of the c	ct information. If more space e number (if known). Answe sidence, Building, Land, or Ot gal or equitable interest in a	e is needed, attach a separa er every question. her Real Esate You Own or Ha any residence, building, land	d, or similar property?		
	-	oortion you own for all of yo I.Write that number here		ng any entries for pages	>	\$0.00
Part 2:	Describe Your Vel	nicles				
you own that so O3. Cars, vans No. Yes. N A C O4. Watercraft Examples: No. Yes.	Describe Describe Describe Make: Model: Year: Approximate Milea Other information: t, aircraft, motor Boats, trailers, motor Describe	es. If you lease a vehicle, als s, sport utility vehicles, mote Chrysler Town & Country 2000 age: 150,000	who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is comminstructions) reational vehicles, other vehessels, snowmobiles, motorcycles	nly rs and another nunity property (see nicles, and accessories e accessories	Leases. Do not deduct secured the amount of any secu	claims or exemptions. Put red claims on Schedule D: aims Secured by Property Current value of the portion you own? 00 \$1,000.00
				>		\$ 1,000.00
Part 3:	Describe Your Per	sonal and Household Items				
	r have any legal (or equitable interest in any	of the following items?			Current value of the portion you own? Do not deduct secured claims or exemptions
Examples:		olishings urniture, linens, china, kitchenwa	re			
Yes.	Describe	Furniture, linens, small appliance	es, table & chairs, bedroom set		\$1,500	\$1,500. <u>0</u> 0

Debtor 1

Kendra

Case 16-29087

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Desc Main

First Name

Middle Name

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Fya	tronics				
	amples: 1	Televisions and ra	lios; audio, video, stereo, and digital equipment; computers, printers, scanners; music		
colle	ections;	electronic devices	including cell phones, cameras, media players, games		
	No.				
	Voc	Dogoribo		1	
	Yes.	Describe	TV dud blu say player computer music collection cell phone		
			TV, dvd/blu-ray player, computer, music collection, cell phone \$500		
				\$	500.00
08. Colle	ectibles	s of value			
Exa	amples: A	Antiques and figuri	nes; paintings, prints, or other artwork; books, pictures, or other art objects;		
star	mp, coin,	, or baseball card	collections; other collections, memorabilia, collectibles		
	No.				
_		D		1	
	Yes.	Describe			
				\$	0.00
09. Equi	ipment	for sports and	hobbies		
Exa	amples: S	Sports, photograph	ic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes		
and	l kayaks;	carpentry tools; n	nusical instruments		
	No.				
_	1			1	
	Yes.	Describe			
				\$	0.00
10. Firea	arms				
Exa	amples: F	Pistols, rifles, shot	guns, ammunition, and related equipment		
	No.				
	•			7	
L	Yes.	Describe			
				\$	0.00
11. Clot	hes				
Exa	amples: E	Everyday clothes,	urs, leather coats, designer wear, shoes, accessories		
	No.				
_	J 1 V O.			7	
	Yes.	Describe			
			Everyday clothes, shoes, accessories \$200		
				\$	200.00
12. Jew	elry				
Fxa	amples: F	=vervdav iewelrv	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,		
	d, silver	,, ,, ,	, , ,		
	No.				
—	INO.				
	Yes.	Describe]	
	Yes.	Describe	Everyday jewelry, costume jewelry \$200		
	Yes.	Describe	Everyday jewelry, costume jewelry \$200	\$	200.00
13. Non			Everyday jewelry, costume jewelry \$200	\$	200.00
13. Non	-farm a	nimals		\$	200.00
	-farm a			\$	200.00
	-farm a	nimals		\$	200.00
	-farm a	nimals		\$	<u>200.0</u> 0
	-farm a amples: [No.	nimals Dogs, cats, birds, l		\$ \$	200.00
Exa	-farm a amples: [No. Yes.	nimals Dogs, cats, birds, t	orses	\$ \$	
Exa	-farm a amples: [No. Yes. other p	nimals Dogs, cats, birds, t		\$ \$	
Exa	-farm a amples: [No. Yes.	nimals Dogs, cats, birds, t	orses	\$ \$	
Exa	-farm a amples: [No. Yes. other p	nimals Dogs, cats, birds, t	orses	s	
Exa	-farm a amples: [No. Yes. other p	nimals Dogs, cats, birds, l Describe Dersonal and ho	orses	\$	
Exa	-farm a amples: [No. Yes. other p	nimals Dogs, cats, birds, l Describe Dersonal and ho	orses	\$ \$	
14. Any	-farm a amples: [No.] Yes. other p No. Yes.	nimals Dogs, cats, birds, l Describe Dersonal and ho	books, CDs, DVDs & Family Photos \$50	\$ \$	0.00
14. Any	-farm a amples: [No.] Yes. other p No. Yes.	nimals Dogs, cats, birds, l Describe Dersonal and ho	orses	\$ \$	0.00
14. Any	-farm a amples: [No.] Yes. other p No. Yes.	nimals Dogs, cats, birds, l Describe Dersonal and ho Describe	books, CDs, DVDs & Family Photos \$50	\$ \$	0.00 50.00
14. Any	-farm a amples: [No.] Yes. other p No. Yes.	nimals Dogs, cats, birds, l Describe Dersonal and ho Describe	books, CDs, DVDs & Family Photos 550 57 your entries from Part 3, including any entries for pages you have attached	\$ \$	0.00 50.00
14. Any	offerm a mples: [No.] Yes. other place No. Yes. the dolument 3. Vene	nimals Dogs, cats, birds, l Describe Dersonal and ho Describe	books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached er here	\$ \$	0.00 50.00
14. Any	offerm a mples: [No.] Yes. other place No. Yes. the dolument 3. Vene	nimals Dogs, cats, birds, l Describe Dersonal and ho Describe	books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached er here	\$ \$	0.00 50.00
14. Any 15. Add for P	offarm a manples: [No.] Yes. other p No. Yes. the dollart 3. V	nimals Dogs, cats, birds, l Describe Describe Describe Undervalue of all l Write that numb	books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached er here		0.00 50.00 52,450.00
14. Any 15. Add for P	offarm a manples: [No.] Yes. other p No. Yes. the dollart 3. V	nimals Dogs, cats, birds, l Describe Describe Describe Undervalue of all l Write that numb	books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached er here	Current value of th	0.00 50.00 52,450.00
14. Any 15. Add for P	offarm a manples: [No.] Yes. other p No. Yes. the dollart 3. V	nimals Dogs, cats, birds, l Describe Describe Describe Undervalue of all l Write that numb	books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached er here	Current value of th portion you own?	0.00 50.00 \$2,450.00
14. Any 15. Add for P	offarm a manples: [No.] Yes. other p No. Yes. the dollart 3. V	nimals Dogs, cats, birds, l Describe Describe Describe Undervalue of all l Write that numb	books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached er here	Current value of th portion you own? Do not deduct secured	0.00 50.00 \$2,450.00
14. Any 15. Add for P Part 4:	offerm a manples: [No.] Yes. other p No. Yes. the dollart 3. V	nimals Dogs, cats, birds, l Describe Describe Describe Undervalue of all l Write that numb	books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached er here	Current value of th portion you own?	0.00 50.00 \$2,450.00
14. Any 15. Add for P	offerm a manples: [No.] Yes. other p No. Yes. the dollart 3. V	nimals Dogs, cats, birds, l Describe Describe Describe Undervalue of all l Write that numb	books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached er here	Current value of th portion you own? Do not deduct secured	0.00 50.00 \$2,450.00
14. Any 15. Add for P Part 4: Do you a	o-farm a manples: [No.] Yes. other p No. Yes. the dollart 3. V own or	nimals Dogs, cats, birds, l Describe Describe Describe Ilar value of all l Write that numb escribe Your Fin	books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached er here	Current value of th portion you own? Do not deduct secured	0.00 50.00 \$2,450.00
14. Any 15. Add for P Part 4: Do you a	offerm a manples: I No. Yes. other p No. Yes. the dollart 3. V own or	nimals Dogs, cats, birds, l Describe Describe Describe Ilar value of all l Write that numb escribe Your Fin	books, CDs, DVDs & Family Photos fryour entries from Part 3, including any entries for pages you have attached er here	Current value of th portion you own? Do not deduct secured	0.00 50.00 \$2,450.00
14. Any 15. Add for P Part 4: Do you a	-farm a amples: [No.] Yes. other p No. Yes. the dol art 3. V own or h amples: [No.] No.	nimals Dogs, cats, birds, l Describe Describe Describe Ilar value of all l Write that numb escribe Your Fin have any legal	books, CDs, DVDs & Family Photos fryour entries from Part 3, including any entries for pages you have attached er here	Current value of th portion you own? Do not deduct secured	0.00 50.00 \$2,450.00
14. Any 15. Add for P Part 4: Do you a	offerm a manples: I No. Yes. other p No. Yes. the dollart 3. V own or	nimals Dogs, cats, birds, l Describe Describe Describe Ilar value of all l Write that numb escribe Your Fin	books, CDs, DVDs & Family Photos fryour entries from Part 3, including any entries for pages you have attached er here	Current value of th portion you own? Do not deduct secured	0.00 50.00 \$2,450.00
14. Any 15. Add for P Part 4: Do you a	-farm a amples: [No.] Yes. other p No. Yes. the dol art 3. V own or h amples: [No.] No.	nimals Dogs, cats, birds, l Describe Describe Describe Ilar value of all l Write that numb escribe Your Fin have any legal	books, CDs, DVDs & Family Photos fryour entries from Part 3, including any entries for pages you have attached er here	Current value of th portion you own? Do not deduct secured	0.00 50.00 \$2,450.00

Debtor 1

Kendra

Case 16-29087

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17.	Deposits o	f money			
				ficates of deposit; shares in credit unions, brokerage houses,	
		milar institutions.	If you have multiple accounts with	the same institution, list each.	
	No.				
	Yes.	Describe	Account Type:	Institution name:	
			Other financial account	Rushcard	\$4.00
					<u> </u>
18.	Bonds, mu	tual funds, or p	oublicly traded stocks		·
		-	tment accounts with brokerage firm	ns, money market accounts	
	No.		•		
	Yes.	Dosoribo	Institution or issuer name:		
	res.	Describe	modulon or issuel fiame.		\$ 0.00
40	Nam mulation	h. 4 d. d. a4. a1.		d and make a second of books are a final address on the form of the	\$0.00
19.		iy traded Stock	and interests in incorporate	d and unincorporated businesses, including an interest in	
	No.				
	Yes.	Describe	Name of Entity and Percent of	of Ownership:	
					\$0.00
20.	Governme	nt and corporat	te bonds and other negotiable	e and non-negotiable instruments	
	Negotiable	instruments includ	de personal checks, cashiers' chec	cks, promissory notes, and money orders.	
	Non-negotia	able instruments a	are those you cannot transfer to so	meone by signing or delivering them.	
	No.				
	Yes.	Describe	Issuer name:		
					\$0.00
21.	Retirement	or pension ac	counts		
		-		t savings accounts, or other pension or profit-sharing plans	
	No.				
	Yes.	Describe	Type of account and Institution	on name:	
		Describe	Type of account and montain		\$ 0.00
22	Socurity do	posits and pre	unaymonte		\$
22.	=	-		nay continue service or use from a company	
				ies (electric, gas, water), telecommunications	
	No.	.g. comonto man	analorae, propala ront, pasilo alini	(Sissains, gas, mais), tolosommamoattons	
	=		In aliteration in a man and in distributed	ı.	
	Yes.	Describe	Institution name or individual	i.	
					\$ <u> </u>
23.	Annuities (A contract for	a periodic payment of money	to you, either for life or for a number of years)	
	No.				
	Yes.	Describe	Issuer name and description:	:	
					\$0.00
24.	Interests in	an education	IRA, in an account in a qualif	fied ABLE program, or under a qualified state tuition program.	
	26 U.S.C. §	§ 530(b)(1), 529A	(b), and 529(b)(1).		
	No.				
	Yes.	Describe	Institution name and descript	tion. Separately file the records of any interests.11 U.S.C. § 521(c):	
	Ш. ••.	Docombo	•	, , , , , , , , , , , , , , , , , , , ,	\$0.00
25	Trusts ear	iitable or future	e interests in property (other	than anything listed in line 1), and rights or powers	<u> </u>
_0.	No.	inable of facult	s intorocto in property (cine.	and anything notice in mile 1), and righte of portore	
	INO.				
	Yes.	Describe			
					\$0.00
26.			emarks, trade secrets, and otl		
	Examples: I	nternet domain na	ames, websites, proceeds from roy	yalties and licensing agreements	
	No.				
	Yes.	Describe			
					\$0.00
27.	Licenses, f	ranchises, and	other general intangibles		<u> </u>
	Examples: I	Building permits, e	exclusive licenses, cooperative ass	sociation holdings, liquor licenses, professional licenses	
	No.				
	Yes.	Describe			\neg
	□ 100.	Describe			\$ 0.00

Debtor 1

Kendra

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Desc Main

First Name Middle Name

Money or property owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions
28. Tax refunds owed to you	
No.	
Yes. Describe	\$0.00
29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No.	_
Yes. Describe Past due child support \$5,000	\$5,000.00
30. Other amounts someone owes you	
Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No.	
Yes. Describe	\$ 0.00
31. Interest in insurance policies	<u> </u>
Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary:	
Yes. Describe	
32. Any interest in property that is due you from someone who has died	\$0.00
If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No.	
Yes. Describe	\$ 0.00
33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No.	<u> </u>
Yes. Describe	\$ 0.00
34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights	<u> </u>
No. Yes. Describe	
	\$0.00
35. Any financial assets you did not already list No.	
Yes. Describe	\$ <u>0.0</u> 0
36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached	
for Part 4. Write that number here	\$5,004.00
Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37. Do you own or have any legal or equitable interest in any business-related property?	
No. ☐Yes.	
	Current value of the portion you own? Do not deduct secured claims or exemptions
38. Accounts receivable or commissions you already earned	or exemptions
No.	
Yes. Describe	\$0.00

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First Name Middle Name

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39.	-	-	ngs, and supplies		
		Business-related of	omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices		
	No.	Describe			
		Describe		\$	0.00
40.	Machinery	, fixtures, equip	ment, supplies you use in business, and tools of your trade		
	No.				
	Yes.	Describe		¢	0.00
41.	Inventory			\$	0.00
	No.				
	Yes.	Describe			
				\$	0.00
42.		n partnerships o			
	No.		Name of Entity and Percent of Ownership:		
	Yes.	Describe		\$	0.00
43.	Customer	lists, mailing lis	ts, or other compilations	Ψ	
	No.				
	Yes.	Describe			
	A b		and a control of the	\$	0.00
44.	No.	ess-related prop	erty you did not already list		
	Yes.	Describe			
		Describe		\$	0.00
			of your entries from Part 5, including any entries for pages you have attached		¢ 0 00
	for Part 5.	Write that numb	er here>		\$ 0.00
	art 6:	Describe Any Fari	n- and Commercial Fishing-Related Property You Own or Have an Interest In.		
		f you own or ha	ve an interest in farmland, list it in Part 1.		
46.		n or have any le	gal or equitable interest in any farm- or commercial fishing-related property?		
	No.				
	Yes.	Describe		¢	0.00
47.	Farm anim	ials		Ψ	
	Examples:	Livestock, poultry,	farm-raised fish		
	No.				
	Yes.	Describe		¢	0.00
48.	Crops—ei	ther growing or I	narvested	₽	0.00
	No.	9			
	Yes.	Describe			
				\$	0.00
49.		fishing equipme	nt, implements, machinery, fixtures, and tools of trade		
	No.	D			
	Yes.	Describe		\$	0.00
50.	Farm and	fishing supplies	chemicals, and feed	¥	
	No.				
	Yes.	Describe			
				\$	0.00
51.		and commercial	fishing-related property you did not already list		
	No.	Describe			
	Yes.	Describe		\$	0.00
				•	
			of your entries from Part 6, including any entries for pages you have attached		***
	for Part 6.	Write that numb	er here		\$0.00

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63. Total of all property on Schedule A/B. Add line 55 + line 62

Doc 1

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0.00 \$0.00

\$8,454.00

Kendra Debtor 1 Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Yes. Describe.....

54. Add the dollar value of all of your entries from Part 7. Write that number here				
Part 8: List the Totals of Each Part of this Form				
55. Part 1: Total real estate, line 2		\$ 0.00		
56. Part 2: Total vehicles, line 5	\$ 1,000.00			
57. Part 3: Total personal and household items, line 15	\$ 2,450.00			
58. Part 4: Total financial assets, line 36	\$ 5,004.00			
59. Part 5: Total business-related property, line 45	\$ 0.00			
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00			
61. Part 7: Total other property not listed, line 54	\$ 0.00			
62. Total personal property. Add lines 56 through 61	\$ 8,454.00	\$ 8,454.00		

Official Form 106A/B Record # 701818 Page 6 of 6 Schedule A/B: Property

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Fill in this in	Fill in this information to identify your case:				
Debtor 1	Kendra	Lynn	Shaw		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)		
Case Number					
(If known)					

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	fy the Property You Claim as Exempt					
	emptions are you claiming? Check		•			
_	You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)					
☐ You are clai	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)				
2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.						
	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption		
		Copy the value from Schedule A/B	Check only one box for each exemption			
Brief description:	2000 Chrysler Town & Country with over 150,000 miles.	\$_1,000	\$ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00		
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit			
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_1,500		735 ILCS 5/12-1001(b) - \$1,500.00		
Line from Schedule A/B:	<u>06</u>		100% of fair market value, up to any applicable statutory limit			
Brief description:	TV, dvd/blu-ray player, computer, music collection, cell phone	\$_500		735 ILCS 5/12-1001(b) - \$500.00		
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit			
Brief description:	Everyday clothes, shoes, accessories	\$_200	\$	735 ILCS 5/12-1001(a),(e) - \$200.00		
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit			
Official Form 106C Record # 701818 Schedule C: The Property You Claim as Exempt Page 1 of 2						

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Debtor 1 Kendra Lynn Last Name

Dosument Page 17 of 76

First Name Middle Name

Part 2: Additional Page				
Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Check only one box for each exemption	
Brief description:	Everyday jewelry, costume jewelry	\$_200	 \$	735 ILCS 5/12-1001(b) - \$200.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief description:	books, CDs, DVDs & Family Photos	\$ <u>50</u>	 \$	735 ILCS 5/12-1001(a) - \$50.00
Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
Brief description:	Other financial account, Rushcard, 4.00	\$_4	\$	735 ILCS 5/12-1001(b) - \$4.00
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Past due child support	\$_5,000		735 ILCS 5/12-1001(g)(4) - \$5,000.00
Line from Schedule A/B:	29		100% of fair market value, up to any applicable statutory limit	
□ No □ _{Yes.}				
Yes.				
Official Form 106C	Record # 701818	Schedule C: T	he Property You Claim as Exempt	Page 2 of 2

Fill in this in	Caso 16 formation to identi		Filad 00/12/16		09/12/16 : f 76	15:44:21	Desc Main	
Debtor 1	Kendra	Lynn	Shaw					
	First Name	Middle Name	Last Name					
Debtor 2				-				
(Spouse, if filing)	First Name	Middle Name	Last Name					
		the : <u>NORTHERN</u> District of _	ILLINOIS (State)				Check if this	s is an
Case Number (If known)	<u></u>		_				amended fil	ina
Be as complete information. If radditional page 1. Do any cre No. Ch	and accurate as p more space is need s, write your name ditors have claims	ossible. If two married peopled, copy the Additional Page and case number (if known) secured by your property? Ibmit this form to the court with ation below.	e are filing together, bot e, fill it out, number the d	th are equally respenties, and attacl	n it to this form	On the top of ar	у	12/15
Part 1:	List All Secured Clai	ims						
2 List all so	oured eleime If a a	reditor has more than one sec	urad alaim list the gradit	or congrately	Co	olumn A	Column A	Column C
for each cl	laim. If more than o	ne creditor has a particular cla claims in alphabetical order ac	aim, list the other creditor	rs in Part 2.	Do	nount of claim o not deduct the lue of collateral	Value of collateral that supports this claim	Unsecured portion If any

Fill	in this i	Case 16.2		1 Filad 00/12/16	Entered 09/12 9 of 76	/16 15:44:21	Desc Main	1
		Manadaa	Lemm	Ohaar	0 0.10			
De	btor 1	Kendra	Lynn	Shaw				
_		First Name	Middle Name	Last Name				
	btor 2 ouse, if filing)	First Name	Middle Name	Last Name				
(Орс	ouse, ii iiiiig)	ristivanie	Wilder Name	Lastrianic				
Un	ited State	es Bankruptcy Court for the	e : <u>NORTHERN</u> Di					
Ca	se Numb	er		(State)			Check i	f this is an
(If	known)						amende	ed filing
Offi	cial F	Form 106E/F						
								12/15
				e Unsecured Claims or creditors with PRIORITY claims			_	12/10
/B: P redito eede op of	<i>roperty</i> ors with d, copy	(Official Form 106A/B partially secured claim	and on Schedule of ms that are listed in it out, number the eour name and case		pired Leases (Official F Claims Secured by Pr	orm 106G). Do not incloperty. If more space is	ude any	
1. DO	o any cr	editors have priority u	unsecured claims ag	gainst you?				
L	No. G	Go to Part 2.						
	Yes.							
ea no ur	ach clair onpriorit nsecure	m listed, identify what to y amounts. As much as d claims, fill out the Co	ype of claim it is. If a s possible, list the cla ntinuation Page of Pa	tor has more than one priority unsed claim has both priority and nonprior aims in alphabetical order according art 1. If more than one creditor hold structions for this form in the instruc	rity amounts, list that cla g to the creditor's name. Is a particular claim, list	aim here and show both If you have more than to	priority and wo priority	
						Total claim	Priority	Nonpriority
0.4	l Illinois	Department of Reven	ue	Last 4 digits of account number		\$ 109.00	amount \$ 109.00	amount \$ 0.00
2.1	Creditor'			Last 4 digits of account number _		Ψσσ.σσ	Ψσσσσ	Ψ_0.00
		ox 64338		When was the debt incurred?	2011			
	Number	Street						
				As of the date you file, the claim is	: Check all that apply.			
	Chica	~~ I	IL 60664-0338	Contingent				
	Chicag		IL 60664-0338 State Zip Code	Unliquidated				
١		es the debt? Check one.	otate Zip Gode	Disputed				
	Debto	or 1 only						
	Debto	or 2 only		Type of PRIORITY unsecured clain	n:			
	Debto	or 1 and Debtor 2 only		Domestic support obligations				
	At lea	st one of the debtors and	another	Taxes and certain other debts you	owe the government			
	_	k if this claim relates to	а					
		nunity debt		Claims for death or personal injury	while you were			
		aim subject to offest?		intoxicated				
	No Voc			Other. Specify				
	Yes							

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After listing any entries on this page, number them be	ginning with 2.3, followed by 2.4, and so forth.	Total claim	Priority amount	Nonpriority amount
2.2 Illinois Department of Revenue	Last 4 digits of account number	\$ <u>1,612.00</u>	\$ 1,612.00	\$ <u>0.00</u>
Creditor's Name PO Box 64338 Number Street	When was the debt incurred? 2014			
Chicago IL 60664-0338 City State Zip Code Who owes the debt? Check one.	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed			
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Type of PRIORITY unsecured claim: Domestic support obligations Taxes and certain other debts you owe the government			
Check if this claim relates to a community debt Is the claim subject to offest?	Claims for death or personal injury while you were intoxicated Other. Specify			
Yes 2.3 Illinois Department of Revenue	Last 4 digits of account number	\$_2,061.00	\$ <u>2,061.00</u>	\$ <u>0.00</u>
Creditor's Name PO Box 64338 Number Street	When was the debt incurred? 2015			
Chicago IL 60664-0338 City State Zip Code Who owes the debt? Check one.	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed			
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Type of PRIORITY unsecured claim: Domestic support obligations Taxes and certain other debts you owe the government			
Check if this claim relates to a community debt Is the claim subject to offest?	Claims for death or personal injury while you were intoxicated Other. Specify			
Yes 2.4 IRS Priority Debt	Last 4 digits of account number	\$_3,000.00	\$ <u>3,000.00</u>	\$_0.00
Creditor's Name PO Box 7346 Number Street	When was the debt incurred? 2010			
Philadelphia PA 19101 City State Zip Code Who owes the debt? Check one.	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed			
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a	Type of PRIORITY unsecured claim: Domestic support obligations Taxes and certain other debts you owe the government			
community debt Is the claim subject to offest? No Yes	Claims for death or personal injury while you were intoxicated Other. Specify			

Debtor 1	neliula Lyllli	Case Number (if known)	
	First Name Middle Name	Last Name	
Par	Your PRIORITY Unsecured Claims - C	continuation Page	
A 54 11		lt.t	ulter Namoulaulter
Atter II	sting any entries on this page, number the	em beginning with 2.3, followed by 2.4, and so forth. Total claim amo	
	IRS Priority Debt	Last 4 digits of account number \$ 3,015.00 \$ 3,015.00	0 \$ 0.00
2.5		Last 4 digits of account number \$ 3,015.00 \$ 3,015.00	<u> </u>
	Creditor's Name PO Box 7346	When was the debt incurred? 2009	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Philadelphia PA 19101	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	Vho owes the debt? Check one.	Disputed	
[Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Domestic support obligations	
[At least one of the debtors and another	Taxes and certain other debts you owe the government	
	Check if this claim relates to a	_	
١.	community debt	Claims for death or personal injury while you were	
	s the claim subject to offest?	intoxicated	
	■ No	Other. Specify	
	Yes	101 :	
Par	List All of Your NONPRIORITY Unsec	cured Claims	
3. D c	any creditors have nonpriority unsecured	d claims against you?	
_	<u>-</u>		
<u> </u>	No. You have nothing to report in this part	t. Submit this form to the court with your other schedules.	
	Yes.		
4. Lis	st all of your nonpriority unsecured claims	s in the alphabetical order of the creditor who holds each claim. If a creditor has more than one	
		eparately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already	
		olds a particular claim, list the other creditors in Part 3.lf you have more than three nonpriority unsecured	
cla	aims fill out the Continuation Page of Part 2.		
<u> </u>	A to Z Pediatric		Total claim \$ 230.00
4.1		Last 4 digits of account number	\$ 230.00
	Creditor's Name 721 W Lake St	When was the debt incurred?	
	Number Street		
	Ste 202		
	Ste 202	As of the date you file, the claim is: Check all that apply.	
	Addison IL 60101	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l ř	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?	-	
	No	Other. Specify	
	Yes	<u> </u>	

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Case Number (if known) Document Kendra Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.2 Affiliated Physician Practices **\$** 187.00 Last 4 digits of account number ____

	Creditor's Name 27535 Network Place	When was the debt incurred?
		which was the dept incurred?
	Number Street	
		As of the date you file, the claim is: Check all that apply.
	01:	Contingent
	Chicago IL 60673	Unliquidated
	City State Zip Code Who owes the debt? Check one.	Disputed
	Debtor 1 only	
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □ .
	Debtor 1 and Debtor 2 only	☐ Student loans
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
	Check if this claim relates to a	that you did not report as priority claims
	community debt	Debts to pension or profit-sharing plans, and other similar debts
	Is the claim subject to offest?	
	No	Other. Specify
	Yes	1:1-
4.3	All Kids and Familycare	Last 4 digits of account number kide \$\frac{70.00}{}
	Creditor's Name	When was the debt incurred?
	PO Box 19121	when was the debt incurred?
	Number Street	
		As of the date you file, the claim is: Check all that apply.
		Contingent
	Springfield IL 62794	Unliquidated
	City State Zip Code Who owes the debt? Check one.	Disputed
		ы '
	Debtor 1 only	
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □
	Debtor 1 and Debtor 2 only	☐ Student loans
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
	Check if this claim relates to a	that you did not report as priority claims
	community debt	Debts to pension or profit-sharing plans, and other similar debts
	Is the claim subject to offest?	
	No	Other. Specify
	Yes	Last 4 digits of account number 7948 \$ 593.00
4.4	AT T	Last 4 digits of account number 7948 \$593.00
	Creditor's Name 8014 Bayberry Rd	When was the debt incurred? 2015-2015
		When was the dept incurred?
	Number Street	
		As of the date you file, the claim is: Check all that apply.
		Contingent
	Jacksonville FL 32256	Unliquidated
	City State Zip Code Who owes the debt? Check one.	Disputed
	Debtor 1 only	
		Torres (NONDRIODITY
	Debtor 2 only	Type of NONPRIORITY unsecured claim:
	Debtor 1 and Debtor 2 only	☐ Student loans
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
	Check if this claim relates to a	that you did not report as priority claims
	community debt	Debts to pension or profit-sharing plans, and other similar debts
	Is the claim subject to offest?	
	■ No	Other. Specify Collecting for Creditor
	Yes	

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4.5	biooninguale's	Last 4 digits of account number	\$ 491.00
	Creditor's Name		
	Box 8061	When was the debt incurred?	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Mason OH 45040		
	City State Zip Code	Unliquidated	
١,	Who owes the debt? Check one.	Disputed	
	_		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	=	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No	Other. Specify Credit Card or Credit Use	
	Yes	Other, Specify Orealt Oard of Orealt Ose	
			↑ 573 00
4.6	Capital Management Services	Last 4 digits of account number	\$ <u>573.00</u>
	Creditor's Name		
	726 Exchange St., Ste. 700	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Buffalo NY 14210	Unliquidated	
	City State Zip Code		
١,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only	-	
	=		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Debt Owed	
	Yes	- Carlott Speaking	
4 7	Capital Management Services	Last 4 digits of account number	\$ 1,215.00
4.7		Last 4 digits of account number	Ψ 1,210.00
	Creditor's Name		
	726 Exchange St., Ste. 700	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	B # 1	Contingent	
	Buffalo NY 14210	Unliquidated	
	City State Zip Code		
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Depte to perision of profit-straining plans, and other similar depts	
	-		
	No	Other. Specify Debt Owed	
	Yes		

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ı	4.8	Capital One		Last 4 digits of account number	\$ 3,160.00
Г		Creditor's Name			
н		PO Box 30285		When was the debt incurred?	
		Number Street			
				As of the date you file, the claim is: Check all that apply.	
н				Contingent	
н			UT 84130	Unliquidated	
н			State Zip Code	Disputed	
н		Vho owes the debt? Check one.			
н	L	Debtor 1 only			
н		Debtor 2 only		Type of NONPRIORITY unsecured claim:	
н	Γ	Debtor 1 and Debtor 2 only		Student loans	
н	Ť	At least one of the debtors and	another	Obligations arising out of a separation agreement or divorce	
н	-	=		_	
н	L	Check if this claim relates to	оа	that you did not report as priority claims	
н		community debt		Debts to pension or profit-sharing plans, and other similar debts	
	ļ:	s the claim subject to offest?			
1	_	No		Other. SpecifyCredit Card or Credit Use	
		Yes			
Γ	4.9	Capital Recovery Service, In	IC.	Last 4 digits of account number	\$ 1,007.00
T		Creditor's Name		<u>—</u>	
		PO Box 1170		When was the debt incurred?	
		Number Street		<u>—</u>	
				As of the date you file, the claim is: Check all that apply.	
				Contingent	
		Fairfax	VA 22030	Unliquidated	
			State Zip Code	Disputed	
	<u>v</u>	Vho owes the debt? Check one.		LI Disputed	
		Debtor 1 only			
	Γ	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Ī	Debtor 1 and Debtor 2 only		Student loans	
	F		another	Obligations arising out of a separation agreement or divorce	
	Ļ	At least one of the debtors and			
	L	Check if this claim relates to	а	that you did not report as priority claims	
	_	community debt		Debts to pension or profit-sharing plans, and other similar debts	
	ls	s the claim subject to offest?			
		No		Other. Specify Debt Owed	
		Yes		_	
Ţ	4.10	Capital Recovery Service, In	IC.	Last 4 digits of account number	\$ 1,022.00
t		Creditor's Name		<u>—</u>	
		PO Box 1170		When was the debt incurred?	
		Number Street		<u>—</u>	
				As of the date you file, the claim is: Check all that apply.	
				Contingent	
		Fairfax	VA 22030	Unliquidated	
			State Zip Code		
	V	Vho owes the debt? Check one.		Disputed	
		Debtor 1 only			
	Γ	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	ř	Debtor 1 and Debtor 2 only		Student loans	
	Ļ	=			
	L	At least one of the debtors and		Obligations arising out of a separation agreement or divorce	
		Check if this claim relates to	а	that you did not report as priority claims	
		community debt		Debts to pension or profit-sharing plans, and other similar debts	
	ls	s the claim subject to offest?			
		No		Other. Specify Debt Owed	
		Yes			

Debtor 1	Kendra First Name Your	Case 16-29087 Lynn Middle Name		Last Name	Entered 09/12/16 15:44:21 Page 25 of 76 Case Number (if known)	Desc Main
After lis	ting any ei	ntries on this page, number	them beginnir	ng with 4.4, followed by 4.5	5, and so forth.	
	Capital Re	covery Service, Inc.	_ Las	t 4 digits of account numbe	r	\$

After li	sting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.11	Capital Recovery Service, Inc.	Last 4 digits of account number	\$ <u>1,036.00</u>
	Creditor's Name	Mhon was the debt incomed?	
	PO Box 1170	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Fairfax VA 22030	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	Who owes the debt? Check one.	Disputed	
<u> </u>	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
19	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
Ï	No	Other. Specify Debt Owed	
	Yes	Other. Specify	
4.12	Chase Bank	Last 4 digits of account number	<u>\$ 717.00</u>
	Creditor's Name		
	PO Box 15298	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilmington DE 19850	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	Cradit Card or Cradit Llag	
	Yes	Other. Specify Credit Card or Credit Use	
4.13	Cloud 9 Marketing	Last 4 digits of account number	\$ 600.00
	Creditor's Name		
	8700 State Line Rd., #305	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Leawood KS 66206	Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
[Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ē	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	_	
	■No ¬.,	Other. Specify PayDay Loan	
	Yes		

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Doc 1 Filed 09/12/16 Entered 09/12/16 15:44:21 Desc Main Case 16-29087 Page 26 of 76 Case Number (if known) **Document** Kendra Lynn Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** College of DuPage **\$** 684.00 Last 4 digits of account number ____ ___ Creditor's Name

22nd St. & Lambert Rd.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Glen Ellyn IL 60137		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Loan or Tuition for Educati	
Yes	Cution. Spoonly	
4.15 Comcast Cable	Last 4 digits of account number	\$ 598.00
Creditor's Name		
1701 John F. Kennedy Blvd	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Philadelphia PA 19103		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Cable Bill	
Yes		
4.16 Commonwealth Edison	Last 4 digits of account number	\$ 495.00
Creditor's Name		
3 Lincoln Center 4th Floor	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Oakbrook Terrace IL 60181	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. SpecifyUtility Bills/Cellular Service	
Yes		

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Case Number (if known) **Document** Kendra Lynn Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Elmhurst Memorial Hospital \$ 295.00 Last 4 digits of account number ____

Creditor's Name		
200 Berteau	When was the debt incurred?	
Number Street		
	As of the date was file the plains in Observal all the towns.	
	As of the date you file, the claim is: Check all that apply.	
Flankunst II CO400	Contingent	
Elmhurst IL 60126	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls the claim subject to offest?		
No	Other. Specify Medical/Dental Service	
Yes		
EOS CCA	Last 4 digits of account number	\$ 380.00
Creditor's Name	East 7 digits of decount number	-
PO Box 806	When was the debt incurred?	

Number Street		
	As of the date you file, the claim is: Check all that apply.	
Norwell MA 02061	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
=		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?	2000 to position of profit offaring plants, and other offinial debte	
No	Oradit Cord or Credit Lles	
	Other. SpecifyCredit Card or Credit Use	
Yes		A 2 CEO 42
Fifth Third Bank	Last 4 digits of account number	\$ <u>2,652.13</u>
Creditor's Name		
PO Box 630784	When was the debt incurred?	
Number Street		
	As of the date you file the claim in Oberland all III	
	As of the date you file, the claim is: Check all that apply.	
Oinsinesti Oll 45000	Contingent	
Cincinnati OH 45263	Unliquidated	
City State Zip Code	☐ Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes		

Doc 1 Filed 09/12/16 Entered 09/12/16 15:44:21 Desc Main Case 16-29087 Page 28 of 76 Case Number (if known) **Document** Kendra Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** First Premier BANK \$ 357.00 Last 4 digits of account number _ Creditor's Name 2009-2010 601 S Minnesota Ave When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls SD 57104 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Franklin Collection Service **\$** 151.00 Last 4 digits of account number 700 Century Park S When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply.

Contingent Birmingham 35226 AL Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify __ Debt Owed Iyes Gateway Financial \$ 12,814.61 Last 4 digits of account number 4.22 Creditor's Name PO Box 3257 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Saginaw 48605 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Deficiency, Repo'd/Surr'd Auto Other. Specify __

Record # 701818

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Doc 1 Filed 09/12/16 Entered 09/12/16 15:44:21 Desc Main Case 16-29087 Page 29 of 76 Document Kendra Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Helvey & Associates \$ 101.00 Last 4 digits of account number _ Creditor's Name 1015 E. Center St. When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 46580-3497 Warsaw IN Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Debt Owed Yes Helvey & Associates **\$** 151.00 Last 4 digits of account number 4.24 Creditor's Name 1015 E. Center St. When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 46580-3497 Warsaw IN Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only

Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Debt Owed Other. Specify __ Yes Hinsdale Lake Terrace \$ 2,791.00 Last 4 digits of account number 4.25 Creditor's Name 4620 Woodland Corporate Blvd When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Tampa 33614 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify _

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4.20		
Creditor's Name	When you do to the Comment of the Co	
33 S. State Street	When was the debt incurred?	
Number Street		
8th Floor	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60603		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Turns of NONDRIODITY unaccounted eleites	
	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes		
4.27 IL DEPT OF Human SVCS	Last 4 digits of account number 8675	\$ _3,041.00
Creditor's Name	 _	
4839 N Elston Ave	When was the debt incurred? 2014-2014	
Number Street		
Number		
	As of the date you file, the claim is: Check all that apply.	
au u aaaaa	Contingent	
Chicago IL 60630	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	□	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of prone-sharing plans, and other similar debts	
No	Out of the Collecting for Creditor	
.	Other. Specify Collecting for Creditor	
Yes ISAC	Last 4 digits of account number 7703	\$ 2,682.00
4.20	Last 4 digits of account number 7703	<u> </u>
Creditor's Name 1755 Lake Cook Rd # K1	When was the debt incurred? 2015-2015	
	When was the dept incurred:	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Deerfield IL 60015	☐ Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify	
Yes		

Doc 1 Filed 09/12/16 Entered 09/12/16 15:44:21 Desc Main Case 16-29087 Page 31 of 76 **Document** Kendra Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** ISAC \$ 3,104.00 Last 4 digits of account number _ Creditor's Name 2015-2015 1755 Lake Cook Rd # K1 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Deerfield 60015 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes Jefferson Capital Systems \$ 302.00 Last 4 digits of account number 16 McLeland Road When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent St. Cloud MN 56303 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Iyes Jefferson Capital Systems LLC \$ 455.00 Last 4 digits of account number _ Creditor's Name PO Box 7999 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Saint Cloud MN 56302 Unliquidated City State Zip Code

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		Case 16-29087	Doc 1	Filed 09/12/16	Entered 09/12/16 15:44:21	Desc Main
Debtor 1	Kendra	Lynn		മൂറ്റൂument	Page 32 of 76 Case Number (if known)	
	First Name	Middle Name		Last Name		
Part 2:	Your	NONPRIORITY Unsecured Cla	ims - Continua	tion Page		

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim			
4.32	Lake Mill Apartments	Last 4 digits of account number	\$ 1,698.00			
	Creditor's Name					
	1345 Joan Dr	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Palatine IL 60074	☐ Unliquidated				
	City State Zip Code	Disputed				
'	Vho owes the debt? Check one.	bisputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
<u> </u>	Debtor 1 and Debtor 2 only	☐ Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
[Check if this claim relates to a	that you did not report as priority claims				
	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	s the claim subject to offest?	_				
	No Yes	Other. Specify				
4.33	Lucas & Apostolopoulos, Ltd	Last 4 digits of account number 5213	\$ 775.00			
4.55	Creditor's Name	East 4 digits of account flumbor	·			
	881 W Lake St	When was the debt incurred? 2014				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	Addison IL 60101	Contingent				
	City State Zip Code	Unliquidated				
<u> </u>	Who owes the debt? Check one.	Disputed				
<u> </u>	Debtor 1 only					
[Debtor 2 only	Type of NONPRIORITY unsecured claim:				
[Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
[Check if this claim relates to a	that you did not report as priority claims				
"	community debt	Debts to pension or profit-sharing plans, and other similar debts				
ls	s the claim subject to offest?					
	No	Other. Specify Attorney's Fees & Notice				
\vdash	Yes Magy/p/DCNR		• 1F2 00			
4.34	Macy's/DSNB	Last 4 digits of account number	\$ <u>152.00</u>			
	Creditor's Name PO Box 9001094	When was the debt incurred?				
	Number Street					
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	Louisbille KY 40290	Contingent				
	City State Zip Code	Unliquidated				
v	Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
[Debtor 2 only	Type of NONPRIORITY unsecured claim:				
[Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
1	Check if this claim relates to a	that you did not report as priority claims				
"	community debt	Debts to pension or profit-sharing plans, and other similar debts				
!	s the claim subject to offest?					
	No	Other. Specify Credit Card or Credit Use				
	Yes					

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Case Number (if known) **Document** Kendra Lynn Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Medical Business Bureau **\$** 163.00 Last 4 digits of account number ___

Creditor's Name		
PO Box 1219	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Park Ridge IL 60068	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical/Dental Services	
Yes A 36 Mercantile Adjustment Bureau		\$ 756.00
4.30	Last 4 digits of account number	\$ <u>_756.00</u>
Creditor's Name 40 West Ave.	When was the debt incurred?	
	When was the dept incurred:	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Darkantan NV 44044	Contingent	
Rochester NY 14611	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
No	Other. Specify Debt Owed	
Yes	Officer. Specify	
4.37 Midwest Hand Surgery	Last 4 digits of account number	\$ 603.00
Creditor's Name		
415 Main St	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Streator IL 61364		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes		

Debtor 1	Kendra	Case 16-29087	Doc 1	Filed 09/12/16 Document	Entered 09/12/16 15:44:21 Page 34 of 76 Case Number (if known)	Desc Main	
	First Name	Middle Name		Last Name			
Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page						
After listi	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.						
1 38 N	1idwest P	ediatric Endo	Las	at 4 digits of account number	r	:	

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.38	Midwest Pediatric Endo	Last 4 digits of account number	\$ <u>20.00</u>
	Creditor's Name		
	PO Box 6960	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Oakbrook Terrace IL 60181	Contingent	
	Oakbrook Terrace IL 60181 City State Zip Code	Unliquidated	
w	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
IS	the claim subject to offest?		
7	Yes	Other. Specify	
4.39	Nationwide Credit Inc	Last 4 digits of account number	\$ 208.00
1.00	Creditor's Name		
	PO Box 26314	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Lehigh Valley PA 18002	Unliquidated	
l v	City State Zip Code /ho owes the debt? Check one.	Disputed	
Ιг	Debtor 1 only	_	
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ΙĒ	Check if this claim relates to a	that you did not report as priority claims	
_	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?	_	
	No ¬	Other. SpecifyCollecting for Creditor	
4.40	Yes Nicor Gas	Last 4 digits of account number	\$ 313.00
4.40	Creditor's Name	Last 4 digits of account number	4 010.00
	PO Box 549	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Aurora IL 60507	Unliquidated	
w	City State Zip Code /ho owes the debt? Check one.	Disputed	
"	Debtor 1 only		
F	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	Community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	the claim subject to offest?		
	No	Other. SpecifyUtility Bills/Cellular Service	
	Yes		

Debtor 1	Kendra	Case 16-29087	Doc 1	Filed 09/12/16 Document	Entered 09/12/16 15:44:21 Page 35 of 76 Case Number (if known)	Desc Main				
	First Name	Middle Name	•	Last Name						
Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page										
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.										
4 41 F	lanet Fitr	ness	Las	st 4 digits of account numbe	r	:				

After lis	sting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.41	Planet Fitness	Last 4 digits of account number	\$ 108.00
	Creditor's Name		
	9503 S. Cicero Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Oak Lawn IL 60453	Contingent	
	City State Zip Code	Unliquidated	
w	/ho owes the debt? Check one.	Disputed	
[Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	_	
	No ¬.,	Other. Specify Membership/Subscription	
4.40	Yes PLS Financial	Last 4 digits of account number8787	\$ 1,342.00
4.42	Creditor's Name	Last 4 digits of account number	<u> </u>
	800 Jorie Blvd	When was the debt incurred?	
	Number Street		
	2nd Floor	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Oak Brook IL 60523	Unliquidated	
١.,	City State Zip Code	Disputed	
"	/ho owes the debt? Check one.		
	Debtor 1 only	- (NONDO)	
	Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	the claim subject to offest?	Debts to perision of profit-smalling plants, and other similar debts	
	No	Other. Specify PayDay Loan	
	Yes		
4.43	Premier Bank	Last 4 digits of account number	<u>\$ 357.00</u>
	Creditor's Name	Miles and the debt become 40	
	PO Box 5147	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Sioux Falls SD 57117	Contingent	
	City State Zip Code	Unliquidated	
W	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

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Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim			
4.44	Purchasing Power	Last 4 digits of account number	\$ 2,358.00			
	Creditor's Name					
	2200 E Devon	When was the debt incurred?				
	Number Street					
	Ste 200	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Des Plaines IL 60018	Unliquidated				
	City State Zip Code	Disputed				
'	Vho owes the debt? Check one.					
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
<u> </u>	Debtor 1 and Debtor 2 only	Student loans				
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	s the claim subject to offest?	_				
	No Yes	Other. Specify				
4.45	Quantum3 Group	Last 4 digits of account number	\$ 1,186.00			
4.43	Creditor's Name					
	PO Box 788	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Kirkland WA 98083	Unliquidated				
	City State Zip Code	Disputed				
Y	Vho owes the debt? Check one.	Disputed				
<u> </u>	Debtor 1 only					
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
<u> </u>	Debtor 1 and Debtor 2 only	Student loans				
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
١.	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	s the claim subject to offest?					
	■ No ¬.,	Other. Specify Credit Extended to Debtor(s)				
4.40	Yes Quantum3 Group	Last 4 digits of account number	\$ 1,215.00			
4.46	Creditor's Name	Last 4 digits of account number	Ψ_1,=10101			
	PO Box 788	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Kirkland WA 98083					
	City State Zip Code	Unliquidated				
<u> </u>	Vho owes the debt? Check one.	Disputed				
	Debtor 1 only					
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
[Debtor 1 and Debtor 2 only	Student loans				
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
[Check if this claim relates to a	that you did not report as priority claims				
-	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	s the claim subject to offest?	_				
	■No ¬	Other. Specify Credit Extended to Debtor(s)				
	Yes					

Debtor 1	Kendra	Case 16-29087	Doc 1	Filed 09/12/16 Document	Entered 09/12/16 15:44:21 Page 37 of 76 Case Number (if known)	Desc Main		
	First Name	Middle Name		Last Name				
Part 2:	Your	NONPRIORITY Unsecured Cla	ims - Continua	tion Page				
After listi	ofter listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.							

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.47	Second Round LP	Last 4 digits of account number	\$ <u>1,185.00</u>
	Creditor's Name	• ———	
	PO Box 41955	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Austin TX 78704	Unliquidated	
l	City State Zip Code	Disputed	
"	/ho owes the debt? Check one.	Disputed	
<u> </u>	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	the claim subject to offest?		
	No	Other. Specify Credit Extended to Debtor(s)	
	Yes Southwest Credit		¢ 502 70
4.48		Last 4 digits of account number	\$ <u>592.70</u>
	Creditor's Name 4120 International Pkwy #1100	When was the debt incurred?	
		When was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	C	Contingent	
	Carrollton TX 75007	Unliquidated	
l v	City State Zip Code /ho owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
1 7	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1 7	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	No	Other. Specify Medical Debt	
ΙĒ	Yes	Offier. Specify	
4.49	TCF National Bank	Last 4 digits of account number	\$ 1,045.00
	Creditor's Name	<u> </u>	
	PO Box 170995	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Milwaukee WI 53217	Unliquidated	
	City State Zip Code		
<u>v</u>	/ho owes the debt? Check one.	Disputed	
<u> </u>	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Γ	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify	
	Yes		

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Doc 1 Filed 09/12/16 Entered 09/12/16 15:44:21 Desc Main Case 16-29087 Page 38 of 76 **Document** Kendra Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** THE Laramar Group \$ 2,791.00 Last 4 digits of account number _ Creditor's Name 2014-2015 4620 Woodland Corporate When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent FI 33614 Tampa Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes Trident Asset Management **\$** 165.00 Last 4 digits of account number 5755 Northpoint Pkwy When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 30022 Alpharetta GΑ Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Yes Verizon Wireless **NULL** \$ 1,024.00 Last 4 digits of account number Creditor's Name 2013-2013 Po Box 49 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Lakeland 33802 Unliquidated City State Zip Code Disputed

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Filed 09/12/16 Entered 09/12/16 15:44:21 Desc Main Case 16-29087 Doc 1 Page 39 of 76 Case Number (if known) Document Kendra Lynn Debtor 1 First Name **\$** 172.00 Village of Addison 4.53 Last 4 digits of account number _ Creditor's Name 1 Friendship Plaza When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Addison 60101 Unliquidated City
Who owes the debt? Check one. State Zip Code Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify _

community debt Is the claim subject to offest?

No

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Case Number (if known) Kendra Debtor 1

List Others to Be Notified for a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Southwest Credit On which entry in Part 1 or Part 2 list the original creditor? Part 1: Creditors with Priority Unsecured Claims 4120 International Pkwy #1100 Line 4 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Number Street TX 75007 Last 4 digits of account number _____ 7948 ____ Carrollton State Zip Code City Clerk. First Mun Div On which entry in Part 1 or Part 2 list the original creditor? Name 50 W. Washington St., Rm. 1001 Line 7 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street Chicago IL 60602 Last 4 digits of account number _____ State Zip Code Freedman Anselmo Lindberg & On which entry in Part 1 or Part 2 list the original creditor? Line __7 __ of (Check one): Part 1: Creditors with Priority Unsecured Claims PO Box 3216 Part 2: Creditors with Nonpriority Unsecured Claims Number Naperville IL Last 4 digits of account number ____ ___ State Zip Code City **ER Solutions** On which entry in Part 1 or Part 2 list the original creditor? Name PO Box 9004 Line 9 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street Renton WA 98057-900 Last 4 digits of account number ____ ___ State Zip Code City Linebarger Goggan Blair & On which entry in Part 1 or Part 2 list the original creditor? Name PO Box 06140 Part 1: Creditors with Priority Unsecured Claims Line 11 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Number Street IL 60606 Chicago Last 4 digits of account number ____ ____ City State Zin Code Credit Management, Inc. On which entry in Part 1 or Part 2 list the original creditor? Name 4200 International Pkwy. Line 12 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street Carrollton TX 75007-190

State Zip Code

City

Last 4 digits of account number

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First Name Contract Callers Inc.	Middle Name Last Name		
		On which entry in Part 1 or Part 2	list the original creditor?
PO Box 212609		Line 13 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
umber Street			Part 2: Creditors with Nonpriority Unsecured Claims
Augusta	GA 30917	Last 4 digits of account number _	
Dity	State Zip Code		
DuPage County Clerk		On which entry in Part 1 or Part 2	list the original creditor?
_{lame} 121 N County Farm Rd.		Line19 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Wheaton	IL 60187	Last 4 digits of account number	
City	State Zip Code		
Pioneer Credit Recovery		On which entry in Part 1 or Part 2	list the original creditor?
Name PO Box 20		Line24 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street 20 Parker Lane			Part 2: Creditors with Nonpriority Unsecured Claims
Perry	NY 14530	Last 4 digits of account number _	7703
City	State Zip Code		
Pioneer Credit Recovery		On which entry in Part 1 or Part 2	list the original creditor?
lame PO Box 20		Line 25 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
20 Parker Lane			
Perry	NY 14530 State Zip Code	Last 4 digits of account number _	<u>7704</u>
	State Zip Code		
Municipal Collection Serv. Inc		On which entry in Part 1 or Part 2	list the original creditor?
Name PO Box 327		Line 48 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Palos Heights	IL 60463	Last 4 digits of account number _	
City	State Zip Code		

City

Official Form 106E/F

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Kendra Debtor 1

Lynn

Add the Amounts for Each Type of Unsecured Claim

Document

Page 42 of 76 Case Number (if known)

Add the amounts for each type of unsecured claim.

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.

			Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	9,797.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	9,797.00
			Total claim	
Total claims from Part 2	6f. Student loans	6f.	\$	5,786.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	17,864.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	54,397.44
	6j. Total. Add lines 6f through 6i.	6j.	\$	78,047.44

EIII	in this int		16 20097 I)oc 1	Filad 00/12/16	Entor	ed 09/12/1	6 15:44:21	Desc Main	
ГШ	iii uiis iiii	ormation to	identify your case.			,	3 of 76			
Deb	otor 1	Kendra	Lynr	1	Shaw	_				
		First Name	Middle N	lame	Last Name					
	otor 2 use, if filing)	First Name	Middle N	lame	Last Name	_				
Lloit	tod Statos I	Pankruntov Co	urt for the . NODTHER	N District	of ILLINOIS					
			urt for the : <u>NORTHER</u>	<u>av</u> District	(State)				Check if this	ie an
	nown)								amended filin	
Offic	cial Fo	orm 106	SG							J
				otc on	d Unexpired Lea	2000				12/15
nforma additio	ation. If mal pages you have	nore space is s, write your e any execut	needed, copy the ad name and case numb ory contracts or une	lditional pa per (if knov kpired leas	•	entries, and a	ttach it to this pa	ge. On the top of a		
					tracts or leases are listed in					
							2 op 0 (100/12/		
exa	ample, re	nt, vehicle le			a have the contract or lease ctions for this form in the ins					
une	expired le	ases.								
Р	erson or	company wit	h whom you have the	e contract	or lease		State what t	he contract or leas	se is for	
2.1	Ms. Ren	ella								
	Name	0400								
	PO Box Number	Street								
	Brookfie	ld		IL	60513					
	City			State	Zip Code	_				
2.2						_				
	Name									
	Number	Street								
	City			State	Zip Code					
2.3										
	Name					_				
	Number	Street								
	City			State	Zip Code					
2.4										
	Name					_				
	Number	Street				_				
	City			State	Zip Code	_				
2.5										
	Name					_				
	Number	Street				_				

State Zip Code

City

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Fill in this information to identify your case:						
Debtor 1	Kendra	Lynn	Shaw			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>			
Case Number	r		(State)			
(If known)						

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

ally	any Additional Pages, write your name and case number (it known). Answer every question.									
1.	Do y	ou have any c	odebtors? (If you are filing a jo	oint case, do not list either sp	ouse as a codebtor.)					
	No.									
	Yes									
2.	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include									
	_		Idaho, Lousiiana, Nevada, Ne	ew Mexico, Puerto Rico, Texa	is, vvasnington, and v	vvisconsin.)				
	=	No. Go to line								
	ш	Yes. Did your s	spouse, former spouse, or lega	al equivalent live with you at t	ne time?					
		Yes. Inwh	ich community state or territor	y did you live?	Fill in the i	name and current address of that person.				
		Name of your	spouse, former spouse or legal equivaler	nt						
		Number	Street							
		City		State	Zip Code					
3.	In C	<u>-</u>	l of your codebtors. Do not in		·	e is filing with you. List the person				
	sho	wn in line 2 aga	ain as a codebtor only if that	person is a guarantor or co	signer. Make sure yo	ou have listed the creditor on				
		-	al Form 106D), Schedule E/F (chedule G to fill out Column :		chedule G (Official F	orm 106G). Use Schedule D,				
		·								
	C	olumn 1: Your o	codeptor			Column 2: The creditor to whom you owe the debt				
						Check all schedules that apply:				
3.1						Schedule D, line				
	N	lame				Schedule E/F, line				
	1	Number S	reet			Schedule G, line				
		City		State	Zip Code					
3.2	2 _					Schedule D, line				
	_ \	lame				Schedule E/F, line				
	1	Number S	treet			Schedule G, line				
	_	City		State	Zip Code					
3.3	_	,			·	Schedule D, line				
		lame				Schedule E/F, line				
	-	Number S	reet			Schedule G, line				
	_	City		State	Zip Code	Outequie 9, line				
	,	Jity		Giaic	Zip Code					

Official Form 106H Record # 701818 Schedule H: Your Codebtors Page 1 of 1

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			Document	Paue 45	01 70	
Fill in this in	formation to ident	tify your case:				
Debtor 1	Kendra First Name	Lynn Middle Name	Shaw Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	the : <u>NORTHERN DISTRICT O</u>	F ILLINOIS_			
Case Number	r				Che	eck if this is:
(II KIIOWII)						An amended filing
						A supplement showing post-petition
						chapter 13 income as of the following date:
<u>Official F</u>	orm 106I					MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Tt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filling spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Sales Coordinato	r	
	Occupation may Include student or homemaker, if it applies.	Employers name	Morton Salt		
		Employers address	123 N. Wacker Dr		
			Chicago, IL 60606	3	,
		How long employed there?	2 years		
Pa	IT 2: Give Details About Monthl	iv Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	ine the information for a	all employers for that perso	on on the
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pa calculate what the monthly wage w	•	\$4,730.50	\$0.00
3.	Estimate and list monthly overting	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$4,730.50	\$0.00

 Official Form 106I
 Record # 701818
 Schedule I: Your Income
 Page 1 of 2

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Kendra Debtor 1

9.

Yes. Explain:

Page 46 of 76 Document Lynn Case Number (if known) _ First Name Last Name For Debtor 1 For Debtor 2 or non-filing spouse \$4,730.50 \$0.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions \$0.00 5a \$521.70 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 5c. \$0.00 \$0.00 5c. Voluntary contributions for retirement plans 5d. Required repayments of retirement fund loans 5d. \$65.68 \$0.00 \$167.44 \$0.00 5e. Insurance 5e 5f. Domestic support obligations \$0.00 5f. \$0.00 5g. Union dues 5g. \$0.00 \$0.00 5h. Other deductions. Specify: _ Life Insurance(D1), 5h \$27.14 \$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. 6. \$781.96 \$0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$3,948.54 \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a \$0.00 \$0.00 Interest and dividends 8b. \$0.00 \$0.00 Family support payments that you, a non-filing spouse, or a 8c. 8c. \$ 0.00 \$ 0.00 dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 \$0.00 **Social Security** 8e 8e. \$0.00 \$0.00 8f. Other government assistance that you regularly receive 8f. \$0.00 \$0.00 Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income 8g. 8g. \$0.00 \$0.00 Other monthly income. Specify: 8h. \$0.00 \$0.00 Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$0.00 \$0.00 Calculate monthly income. Add line 7 + line 9. 10. 10 \$3,948.54 \$0.00 \$3.948.54 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. \$0.00 Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. \$3,948.54 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Do you expect an increase or decrease within the year after you file this form? x No.

Fill in this i	nformation to identify yo	ur case:				
Debtor 1	Kendra	Lynn	Shaw	Check if this is:		
	First Name	Middle Name	Last Name	An amende	· ·	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	· · ·	ent showing post of the following d	-petition chapter 13 ate:
United State	s Bankruptcy Court for the : _	NORTHERN DISTRICT	OF ILLINOIS_			
Case Numbe	er			MM / DD / Y	YYYY	
					-	2 because Debtor 2
<u>Official F</u>	Form 106J			☐ maintains a	separate house	hold.
Schedu	le J: Your Exp	oenses				12/14
more space is every question	needed, attach another s			are equally responsible for supplying ages, write your name and case num	=	
	Describe Your Household					
=	Go to line 2. Does Debtor 2 live in a s No.	separate household? t file a separate Schedu	ile J.			
	have dependents?	No X Yes. Fill ou	t this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Debtor :			ndent	Daughter	17	No
Do not s	state the dependents'					X Yes
				Daughter	20	X Yes
				5	40	No
				Daughter	12	X Yes
				Daughter	11	No X Yes
				Grandson	2	No
0 0						Yes
expens	r expenses include es of people other than if and your dependents?	X No Yes				
	Estimate Your Ongoing Mo	anthly Evnances				
Estimate you expenses as the applicable	r expenses as of your bar of a date after the bankru e date.	nkruptcy filing date un		m as a supplement in a Chapter 13 o	-	
	=	=	Income (Official Form 106		Y	our expenses
4. The rer	ntal or home ownership e	xpenses for your resid	dence. Include first mortgag	e payments and		
_	it for the ground or lot.				4.	\$1,300.00
	eal estate taxes				4a.	\$0.00
	eai estate taxes roperty, homeowner's, or r	renter's insurance			4a. 4b.	\$0.00
	ome maintenance, repair,				4c.	\$20.00
4d. H	omeowner's association o	r condominium dues			4d.	\$0.00

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Last Name

Kendra Lynn

Middle Name

Debtor 1

First Name

Case Number (if known) _

	First Name Middle Name Last Name			
			Your expens	es
5. A	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6. L	Itilities:			
6	ia. Electricity, heat, natural gas	6a.		\$225.00
6	b. Water, sewer, garbage collection	6b.		\$0.00
6	c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$365.00
6	d. Other. Specify:	6d.	\$	0.00
7. F	ood and housekeeping supplies	7.		\$550.00
8. C	Childcare and children's education costs	8.		\$0.00
9. (Clothing, laundry, and dry cleaning	9.		\$210.00
10. F	Personal care products and services	10.		\$90.00
11. N	Medical and dental expenses	11.		\$60.00
12. 1	ransportation. Include gas, maintenance, bus or train fare.	12.		\$372.00
[Do not include car payments.			
13. E	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$10.00
14. (Charitable contributions and religious donations	14.		\$0.00
15. I	nsurance.			
[Oo not include insurance deducted from your pay or included in lines 4 or 20.			
1	5a. Life insurance	15a.		\$0.00
1	5b. Health insurance	15b.		\$0.00
1	5c. Vehicle insurance	15c.		\$90.00
1	5d. Other insurance. Specify:	15d.		\$0.00
16. 1	axes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
5	Specify:	16.		\$0.00
17. I	nstallment or lease payments:			
1	7a. Car payments for Vehicle 1	17a.		\$0.00
1	7b. Car payments for Vehicle 2	17b.		\$0.00
1	7c. Other. Specify:	17c.		\$0.00
1	7d. Other. Specify:	17d.		\$0.00
18. \	our payments of alimony, maintenance, and support that you did not report as deducted			
f	rom your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19. (Other payments you make to support others who do not live with you.			
5	Specify:	19.		\$0.00
	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
2	20a. Mortgages on other property	20a.		\$ 0.00
	0b. Real estate taxes	20b.	\$	0.00
2	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

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Debtor	1 Kend	ra	Lynn	Snaw	Case Number (if known)		
	First Na	me	Middle Name	Last Name			
21.	Other. S	pecify: _	Postage/Bank Fees (\$5.00),			21.	\$5.00
22	Your mo	nthly exp	pense: Add lines 4 through 21.			22.	\$3,297.00
	The resu	It is your	monthly expenses.				
23.	Calculate	e your m	onthly net income.				
	23a.	Copy li	ine 12 (your comibined monthly in	ncome) from Schedule I.		23a.	\$3,948.54
	23b.	Сору	your monthly expenses from line 2	22 above.		23b. –	\$3,297.00
	23c.	Subtra	act your monthly expenses from you	our monthly income.		23c.	\$651.54
		The re	sult is your monthly net income.				
24.	Do you e	xpect an	increase or decrease in your ex	openses within the year after yo	ou file this form?		
	For exam	nple, do y	ou expect to finish paying for you	r car loan within the year or do y	ou expect your		
	mortgage	e paymen	nt to increase or decrease becaus	e of a modification to the terms of	of your mortgage?		
	X No						
	Yes	. Е	xplain Here:				

 Official Form 106J
 Record # 701818
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	Fill in this information to identify your case:					
Debtor 1	Kendra	Lynn	Shaw			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)			
Case Number (If known)	Г <u></u>		_			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NO	T an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have rea correct.	d the summary and schedules filed with this declaration and that they are true and
🗶 /s/ Kendra Lynn Shaw	×
Signature of Debtor 1	Signature of Debtor 2
Date_09/09/2016	Date
MM / DD / YYYY	MM / DD / YYYY

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			осинст	440 01 0
Fill in this in	formation to iden	tify your case:		
		. , ,		
Debtor 1	Kendra	Lynn	Shaw	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	<u>ILLINOIS</u>	
			(State)	
Case Number	r		_	
(If known)				

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

<u> </u>	,			
Part 1: Gi	ve Details About Your Marital Status and Where	You Lived Before		
01. What is yo	ur current marital status?			
_				
Married				
Not ma	ried			
_	last 3 years, have you lived anywhere other	than where you live no	w?	
□ No.	A - 11 - 5 4b - 12 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 -	De met in alcode cole and		
Yes. Lis	st all of the places you lived in the last 3 years.	Do not include where y	you live now.	
Debto	-1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
Debto	· ·	lived there	Deptor 2.	lived there
			Same as Debtor 1	Same as Debtor 1
748 73	Rd St	FROM 01/2013		_
Downe	ers Grove IL 60516-4019	To 08/2014		
			community property state or territory? (Community	
and Wisco		ia, idano, Louisiana, N	evada, New Mexico, Puerto Rico, Texas, Washington	,
No.	,			
Yes. Ma	ake sure you fill out Schedule H: Your Codebto	rs (Official Form 106H)		
Part 2: Ex	plain the Sources of Your Income			

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Debtor 1 Kendra Lynn Shaw Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$37,840 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$49,200 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$42,643 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Kendra Lynn Shaw Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. ☐ No. Yes. Fill in the details. Nature of the case Status of the case Court or agency Gateway Financial Solutions VS Kendra Contract DuPage County Circuit Court Pending On appeal Shaw CASE NUMBER#15AR568 Concluded

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ebtc	r 1	Kendra	Lynn	Shaw	Case Number (if kn	own)	
		First Name	Middle Name	Last Name			
10		in 1 year before you filed for ck all that apply and fill in the		of your property repossessed, f	oreclosed, garnished, attached, s	eized, or levied?	
	1	No. Go to line 11					
		Yes. Fill in the information be	low.				
11		nin 90 days before you filed efuse to make a payment be		-	or financial institution, set off ar	y amounts from y	our accounts
	1	No. Go to line 11					
		Yes. Fill in the information be	low.				
12		in 1 year before you filed fo t-appointed receiver, a cust			ession of an assignee for the be	enefit of creditors,	a
	■ N □ Y	lo. 'es.					
	art 5:						
13	_	-	for bankruptcy, did y	you give any gifts with a total v	alue of more than \$600 per pers	on?	
	I	No. Yes. Fill in the details for eac	h aift				
14				vou give any gifts or contribution	ons with a total value of more th	an \$600 to any ch	arity?
	_	-	or bankruptcy, did y	you give any gins of contribution	ons with a total value of more th	an 4000 to any cm	arity:
		งo. Yes. Fill in the details for eac	h gift				
	Ц	res. I ill ill the details for each	ii giit.				
P	art 6:	List Certain Losses					
15		in 1 year before you filed fo bling?	or bankruptcy or sin	ce you filed for bankruptcy, did	you lose anything because of t	heft, fire, other dis	easter, or
	1						
	П,	Yes. Fill in the details for each	h gift.				
P	art 7:	List Certain Payments of	r Transfers				
16	cons	sulted about seeking bankro	uptcy or preparing a	bankruptcy petition?	ur behalf pay or transfer any pro s for services required in your b		ou
	□ N	No.					
		Yes. Fill in the details					
	P	Party Contact Info		Description and value of any	property transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C.					Payment/Value:
		55 E. Monroe Street #3400					\$4,000.00: \$390.00 paid prior to filing,
		Chicago,IL 60603					balance to be paid through the plan.

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Page 55 of 76 Document Kendra Lynn Shaw Case Number (if known) First Name Middle Name Last Name **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services Hananwill Credit Counseling 2016 \$25.00 115 N. Cross St Robinson, IL 62454 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before closed, sold, moved, instrument closing or transfer or transferred Checking Fifth Third Bank XXX -06/2016 \$0 Savings Money market Brokerage Other 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it?

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Debtor '	<u>Kendra</u>	Lynn	Shaw	Case Number (if known)		
	First Name	Middle Name	Last Name			
22 H	lave you stored property i	in a storage unit o	r place other than your home within 1	year before you filed for bankruptcy?		
	No.					
-	Yes. Fill in the details.					
-			Who else has or had access to it?	Describe the contents	Do you still	
					have it?	
Par	Identify Property Y	ou Hold or Control	for Someone Else			
					In a lat time description	-
	o you noid or control any or someone.	property that sor	neone else owns? include any propei	rty you borrowed from, are storing for, or	noid in trust	
	_					
	No.					
L	Yes. Fill in the details.		Where is the property?	Describe the property	Value	
			Where is the property?	Describe the property	value	
Part	Give Details About	Environmental Info	ermation			
						-
For th	ne purpose of Part 10, the	following definition	ons apply:			
■ E	nvironmental law means a	ny federal, state,	or local statute or regulation concern	ing pollution, contamination, releases of		
ha	azardous or toxic substan	ces, wastes, or m	aterial into the air, land, soil, surface	water, groundwater, or other medium,		
in	cluding statutes or regula	tions controlling	the cleanup of these substances, was	stes, or material.		
Si	te means any location, fa	cility, or property	as defined under any environmental l	aw, whether you now own, operate, or ut	ilize	
	or used to own, operate,		-	, , , , , , , , , , , , , , , , , , , ,		
				wasta barandaya subatanas tavia		
			onmental law defines as a hazardous ntaminant, or similar term.	waste, nazardous substance, toxic		
	•	,,	,			
Repo	rt all notices, releases, an	d proceedings the	at you know about, regardless of whe	n they occurred.		
24 H	las any governmental uni	t notified you that	you may be liable or potentially liable	under or in violation of an environmenta	al law?	
	No.	-				
	_					
L	Yes. Fill in the details.		Governmental unit	Environmental law, if you know it	Date of notice	
			Governmental unit	Environmentariaw, ii you know it	Date of flotice	
25 H	lave you notified any gove	ernmental unit of	any release of hazardous material?			
ı	No.					
Ī	Yes. Fill in the details.					
_	-		Governmental unit	Environmental law, if you know it	Date of notice	
26 H	lave you been a party in a	ny judicial or adm	ninistrative proceeding under any env	ironmental law? Include settlements and	orders.	
	No.					
[Yes. Fill in the details.					
			Court or agency	Nature of the case	Status of the case	
Part	Give Details About	Your Business or C	onnections to Any Business			
27 y	Vithin 4 years before you	filed for bankrupte	cy, did you own a business or have ar	ny of the following connections to any bu	siness?	
	A sole proprietor or	self-employed in	a trade, profession, or other activity,	either full-time or part-time		
	A member of a limit	ed liability compa	iny (LLC) or limited liability partnersh	ip (LLP)		
	☐ A partner in a partn		, ,	,		
	= '	-	cutive of a corporation			
	=		or equity securities of a corporation			
		como ane voung	or admity accumines of a corporation			
	No. None of the above a	applies. Go to Par	t 12.			
Ī	Yes. Check all that appl	y above and fill in	the details below for each business.			
_						

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Debtor 1	Kendra	Lynn	Shaw	Case Number (if known)	
	First Name	Middle Name	Last Name		
	hin 2 years before titutions, creditors		you give a financial statemen	t to anyone about your business? Include all financial	
	No.				
	Yes. Fill in the deta	ails.			
		Date iss	sued		
Part 12	Sign Below				
in co 18 U.		inkruptcy case can result in f 1519, and 3571.		ing property, or obtaining money or property by fraud onment for up to 20 years, or both.	
-	Signature of Debto	or 1	Signature o	of Debtor 2	
	Date 09/09/2016 MM / DD /		Date	/ DD / YYYY	
Did y	ou attach addition	al pages to <i>Your Statement</i> o	of Financial Affairs for Individu	uals Filing for Bankruptcy (Official Form 107)?	
<u></u>					
Did y	ou pay or agree to	pay someone who is not an	attorney to help you fill out ba	ankruptcy forms?	
1	lo				
ים	es. Name of perse	on		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	·e									
Keı	ıdra	Lynn S	haw / De	ebtor				Case No:		
								Chapter:	Chapter 13	
				DISC	LOSURE OF CO	MPENSATION O	F ATTORNEY	FOR DEE	BTOR	
	npen	sation p	aid to me	within one year b	efore the filing of	b), I certify that I a the petition in bank inplation of or in co	cruptcy, or agree	ed to be paid	d to me, for servi	ces
	Fo	or legal s	ervices, I	have agreed to ac	ecept	\$4,000.00				
	Pr	rior to th	e filing of	this statement I h	ave received	\$390.00				
	В	alance D	ue			\$3,610.00				
2.	Th	e source	of the co	mpensation paid t	o me was:					
		Debt	or(s)	Other: (s	specify					
3.	Th	e source	of comp	ensation to be paid	d to me is:					
		Deb	otor(s)	Other: (s	specify					
4.			not agree	ed to share the abo		pensation with any	other person un	lless they ar	e members and a	ssociates
		_	law firm		-	ation with a other p with a list of the na				
5.		return fo se, includ		ve-disclosed fee, I	have agreed to ren	nder legal service fo	or all aspects of	the bankru	ptcy	
	a.	Analy bankr		debtor's financial	l situation, and ren	dering advice to the	e debtor in deter	rmining who	ether to file a pet	ition in
	b.	Prepa	ration and	filing of any peti	tion, schedules, sta	tements of affairs a	and plan which	may be requ	uired;	
	c.	Repre	sentation	of the debtor at th	e meeting of credi	tors and confirmati	on hearing, and	any adjour	ned hearings then	reof;
	d.	Repre	sentation	of the debtor in ac	dversary proceedin	gs and other contes	sted bankruptcy	matters;		
	e.	[Other	r provisio	ns as needed]						
6.	By	agreem	ent with t	he debtor(s), the a	bove-disclosed fee	does not include the	he following ser	rvice:		
	,	U					S			
			т.	#ifv that #1 f-		CERTIFICATION				
			paymen		oing is a complete	statement of any a	greement or arra	angement fo	OI [*]	
			me for r	epresentation of th	he debtor(s) in this	bankruptcy procee	edings.			
				09/12/2016		/s/ Ricardo Gome		_		
			Date			Signature of Attor	ney			I

Record # 701818 Page 1 of 1

Geraci Law L.L.C.

Name of law firm

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



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- 3. Personally review with the debtor and sign the companied fortations plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



PFG Rec# 701-818

CARA Page 2 of 6

- Case 16-29087 Doc 1 Filed 09/12/16 Entered 09/12/16 15:44:21 Desc Mail 2. Inform the debtor that the debtor must be the debtor
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
 - 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
 - 12. Object to improper or invalid claims.
 - 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
 - 14. Timely respond to motions for relief from stay.
 - 15. Prepare, file, and serve all appropriate motions to avoid liens.
 - 16. Provide any other legal services necessary for the administration of the case.

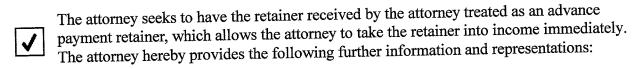


C. TERMINATION OR CONVERSION OF THE CASE AFFER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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 (d) Any portion of the retainer that is not earlied of a squared of a square
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00

3. Before signing this agreement, the attorney has received ,\$ 390	
toward the flat fee, leaving a balance due of \$ 3,610 ; and \$ 310	for expenses
leaving a balance due for the filing fee of \$0	



Case 16-29087 Doc 1 Filed 09/12/16 Entered 09/12/16 15:44:21 Desc Main 4. In extraordinary circumstances, such as extended evaluational of these services or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	9,09,	16		
Signed:				$\hat{\ }$
1.7	ŧ	Q	1	ς.

Debtor(s)

Co-Debtor(s)

Attorney for the Debtor(\$

Do not sign this agreement if the amounts are blank.

Case 16-29087 Doc 1 File**Geraldiz/Law LEInG**red 09/12/16 15:44:21 Desc National Headquarters: 55 E. Monroe Sides ###@RhicagoPlagge085 1869-825-1313 help@geracilaw.com Case 16-29087 Desc Main



Date: 9/9/2016

Consultation Attorney: AND

Record #: 701-818

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

This does NOT INCLUDE court filling fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed. No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. __ months. The payment and length of the plan are based PLAN: The plan payment is estimated to be \$_650 per month for 36 on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan. I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

case may be closed without a giscr	rarge, and I will be required to pay a loo to .		
Meudra Shi	u为) ×		_
Kendra Shaw (Debtor)	(Joint Debtor)		
77-1/		Dated: 9/09/16	
x_/	Representing Geraci Law L.L.C.	<u></u>	
Attorney for the Debtor(s)	Representing Octool Law Election		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Kendra Lynn Shaw /	Debtor	Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 09/09/2016 /s/ Kendra Lynn Shaw

Kendra Lynn Shaw

X Date & Sign

Record # 701818 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Desc Main

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A. Notice to Consumer Debtor(s)

In re Kendra Lynn

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 09/09/2016	/s/ Kendra Lynn Shaw	
	Kendra Lynn Shaw	-
Dated: 09/12/2016	/s/ Ricardo Gomez	
	Attorney: Ricardo Gomez	-

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Kendra First Name	Lynn Middle Name	Shaw Last Name	Case Number (if kr	nown)	
Part 6: Answer These Questions for Reporting Purposes					
/hat kind of debts do ou have?	as "incurred by No. Go to li Yes. Go to 16b. Are your debt money for a bus No. Go to li Yes. Go to	an individual primarily for a ine 16b. line 17. ts primarily business desiness or investment or through the 16c. line 17.	personal, family, or household pu bts? Business debts are debts the sign of the business	hat you incurred to obtain or investment.	
re you filing under hapter 7? by you estimate that after by exempt property is coluded and diministrative expenses to paid that funds will be railable for distribution unsecured creditors?	Yes. I am filing	under Chapter 7. Do you e	stimate that after any exempt prop		
ow many creditors do ou estimate that you ve?	☐ 1-49 2 50-99 ☐ 100-199 ☐ 200-999	5,00	01-10,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000	
ow much do you timate your assets to worth?	\$100,001-\$500,0	000	,000,001-\$50 million ,000,001-\$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
ow much do you timate your liabilities be?	\$100,001-\$500,0	00	000,001-\$50 million 000,001-\$100 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐ More than \$50 billion	
Sign Below	######################################	na madana kaka atau da waka maka maka maka kaka kaka kaka kak		HAND TO THE TRANSPORT OF THE CONTRACT OF THE C	
	If I have chosen to file of title 11, United State under Chapter 7. If no attorney representhis document, I have of I request relief in according a with a bankruptcy case 18 U.S.C. §§ 152, 134	under Chapter 7, I am awai as Code. I understand the rest and I did not pay or a obtained and read the notice redance with the chapter of tight false statement, concealing a can result in fines up to \$2 1, 1519, and 3571.	re that I may proceed, if eligible, under each chapter, ingree to pay someone who is not a required by 11 U.S.C. § 342(b). The title 11, United States Code, specification or imprisonment for up to signature.	and I choose to proceed an attorney to help me fill out fied in this petition. property by fraud in connection 20 years, or both.	
	Answer These Questions That kind of debts do ou have? The you filing under napter 7? To you estimate that after by exempt property is cluded and liministrative expenses the paid that funds will be ailable for distribution unsecured creditors? Town many creditors do ou estimate that you we? Town much do you timate your assets to worth? The word of the property is word of the property is the paid that funds will be ailable for distribution unsecured creditors? The property is the prop	Answer These Questions for Reporting Purposes That kind of debts do bu have? So to limit	Answer These Questions for Reporting Purposes Inal Kind of debts do bu have?	Answer These Questions for Reporting Purposes That kind of debts do but have?	

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Debtor 1 Ker	ıdra	Lynn	Shaw	Case	Number (i	f known)	
First N	lamo	Middle Name	Last Name				
represented if you are no	t represented ey, you do not	proceed under Chap each chapter for whi 11 U.S.C. § 342(b) a the information in the Signature of At Printed name	e debtor(s) named in this petition ter 7, 11, 12, or 13 of title 11, Uch the person is eligible. I also nd, in a case in which § 707(b) a schedules filed with the petition torney for Debtor	Inited States Code, and certify that I have delive (4)(D) applies, certify the on is incorrect.	have expered to the	plained the relief ava e debtor(s) the notice	lable under e required by
		Firm name	GTT E. C.				•
		55 E. Mc	onroe St., #3400				
		Number Stre	et				
		Chicago		IL		60603	
		City		Si	tate	ZIP Code	
		Contact Phone	312-332-1800	E	mail addr	_{ess} ndil@gera	cilaw.com
		6276704			IL		and departure of
		Bar number		St	ate		1 Life O'DOMANIA

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Fill in this i	nformation to identif	y your case:			
Debtor 1	Kendra	Lynn	Shaw		
	First Name	Middle Namo	Last Namo		
Debtor 2 (Spouse if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for th	e: <u>NORTHERN</u> District of			
Case Numbe (If known)	r		(State)	Check if this is an amended filing	
	orm 106 De		Debtor's Sched	ules 1	12/15
f two married p	eople are filing toge	ther, both are equally resp	onsible for supplying corre	ect information.	
obtaining mone	nis form whenever yo ey or property by frau 18 U.S.C. §§ 152, 134	ud in connection with a bar	es or amended schedules. N nkruptcy case can result in	Making a false statement, concealing property, or fines up to \$250,000, or imprisonment for up to 20	
	Sign Below				
Did you pay	or agree to pay som	eone who is NOT an attorn	ney to help you fill out bankı	ruptcy forms?	
Yes. N	lame of Person		^	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	hy of poriumy I doctor				

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

Signature of Debtor 1

Date : 0 09 /2016

Signature of Debtor 2

Date MM / DD / YYYY

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orm 119).

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DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months. will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filling fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO BEAD. CHECK & MAKE SUBE OUR PETITIONIS ACCURATE UNION OF THE PROPERTY O

Dated: 0 0 /2016	Chludra Sha 5	X Date & Sign
	Kendra Lynn Shaw	

Record # 701818 Asset Disclosure Page 1 of 1

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Kendra Lynn Shaw / Debtor

Bankruptcy Docket #.

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 4 / 4 /2016

Kendra Lynn Shaw

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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120.00	100	

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Kendra Lynn Shaw

Date: ___/___/2016

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

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Form B 201A, Notice to Consumer Debtor(s)

In re Kendra Lynn Shaw / Debtor

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Dated: ___/___/2016

Kendra Lvnn Shaw

X Date & Sign

Dated: <u>9 / 0 9</u> /2016

Attorney: Ricardo Gomes